

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: October 25, 2019
Collection Period: 09/01/19 to 09/30/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					August 31, 2019	Change	September 30, 2019		
1	Principal Balance				\$571,625,909.15	(\$4,660,064.95)	\$566,965,844.20		
2	Accrued Interest				\$3,797,054.41	\$68,602.39	\$3,865,656.81		
3	Accrued ISP				\$33,779.80	\$16,925.63	\$50,705.43		
4	Accrued SAP				\$1,609,748.66	\$705,616.97	\$2,315,365.63		
5	Total Principal And Accrued Interest Balance				\$577,066,492.02	(\$3,868,919.96)	\$573,197,572.07		
6	Fund Accounts Balance				\$21,595,653.72	(\$11,015,314.20)	\$10,580,339.52		
7	Total Student Loans And Fund Balance				\$598,662,145.74	(\$14,884,234.16)	\$583,777,911.59		
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.78%	0.00%	2.78%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		178	(1)	177		
3	Number of Loans				32,631	(181)	32,450		
4	Number of Borrowers				16,556	(98)	16,458		
C. Notes and Certificates									
				9/30/2019	Balance	Change	Balance	% of	
			CUSIP	Int. Rate	August 31, 2019		September 30, 2019	O/S Securities	
1	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-1	FRN	00432CAK7	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-2	FRN	00432CAL5	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC	00432CAM3	2.47500%	\$53,400,000.00	\$0.00	\$53,400,000.00	8.79%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	2.37700%	\$39,050,000.00	\$0.00	\$39,050,000.00	6.43%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	2.52600%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.91%
6	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-1	FRN	00432CAX9	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
7	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-2	FRN	00432CAY7	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
8	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3	ARC	00432CAZ4	3.67400%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.72%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	2.49100%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.72%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	2.46500%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.72%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	2.47500%	\$40,800,000.00	\$0.00	\$40,800,000.00	6.71%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	2.46500%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.24%
13	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-1	FRN	00432CBM2	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
14	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-2	FRN	00432CBN0	2.31625%	\$118,912,696.91	(\$14,537,887.50)	\$104,374,809.41	17.17%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	2.49100%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.70%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	2.46500%	\$51,600,000.00	\$0.00	\$51,600,000.00	8.49%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	2.47500%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.70%
18	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-6	ARC	00432CBS9	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B	ARC	00432CBT7	2.47500%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.70%
20	Total Notes and Certificates				2.52497%	\$622,262,696.91	(\$14,537,887.50)	\$607,724,809.41	100.00%
D. Fund Balances									
					August 31, 2019	Change	September 30, 2019		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$510,471.20	\$1,112.03	\$511,583.23		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$9,482,383.96	(\$3,273,136.02)	\$6,209,247.94		
5	Debt Service Fund - Interest Account				\$1,312,128.28	(\$314,700.93)	\$997,427.35		
6	Debt Service Fund - Principal Account				\$7,428,589.28	(\$7,428,589.28)	\$0.00		
7	Total Fund Accounts Balance				\$21,595,653.72	(\$11,015,314.20)	\$10,580,339.52		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes Monthly Servicing Report

Report Date: October 25, 2019
Collection Period: 09/01/19 to 09/30/19

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		9/30/2019	9/30/2019	9/30/2019
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,570,413.10)	(\$4,384,656.44)	(\$185,756.66)
2	Claim Payments	(\$287,794.53)	(\$271,076.58)	(\$16,717.95)
3	Refunds	\$0.00	\$0.00	\$0.00
4	Reversals	\$0.00	\$0.00	\$0.00
5a	New Acquisitions - Principal	\$0.00	\$0.00	\$0.00
5b	Cancellations - Principal	\$0.00	\$0.00	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
5d	New Acquisitions - Repurchases	\$126,663.56	\$126,663.56	\$0.00
5	New Acquisitions - Total	\$126,663.56	\$126,663.56	\$0.00
6	Total Cash Principal Activity	(\$4,731,544.07)	(\$4,529,069.46)	(\$202,474.61)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$77,048.67	\$73,347.13	\$3,701.54
2	New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00
3	Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00
4a	Small Balance and Other Adjustments	(\$217.70)	\$0.00	(\$217.70)
4b	Adjustments - Write-offs	(\$5,351.85)	(\$5,003.00)	(\$348.85)
4	Total Adjustments	(\$5,569.55)	(\$5,003.00)	(\$566.55)
5	Total Non-Cash Principal Activity	\$71,479.12	\$68,344.13	\$3,134.99
C.	Total Student Loan Principal Activity	(\$4,660,064.95)	(\$4,460,725.33)	(\$199,339.62)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,137,338.33)	(\$1,102,708.01)	(\$34,630.32)
2	Claim Payments	(\$10,525.00)	(\$10,329.89)	(\$195.11)
3	Reversals	\$0.00	\$0.00	\$0.00
4a	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
4b	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
4	New Acquisitions	\$0.00	\$0.00	\$0.00
5	Other Adjustments	(\$48.72)	(\$47.73)	(\$0.99)
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
8	Total Cash Interest Activity	(\$1,147,912.05)	(\$1,113,085.63)	(\$34,826.42)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,285,046.69	\$1,230,173.45	\$54,650.27
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$16,925.63	\$13,950.83	\$2,974.80
3	Special Allowance Payments - Accrued	\$705,616.97	\$706,233.31	(\$616.34)
4	Capitalized Interest	(\$77,048.67)	(\$73,347.13)	(\$3,701.54)
5a	Small Balance and Other Adjustments	(\$2,515.42)	(\$1,427.41)	(\$1,088.01)
5b	Adjustments - Write-offs	(\$174.25)	(\$0.03)	(\$174.22)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$0.00	\$0.00	\$0.00
5d	Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
5	Total Adjustments	(\$2,689.67)	(\$1,427.44)	(\$1,262.23)
6	Fee Accruals	\$11,206.09	\$10,339.59	\$866.50
7	Total Non-Cash Interest Activity	\$1,939,057.04	\$1,885,922.61	\$52,911.46
F.	Total Student Loan Interest Activity	\$791,144.99	\$772,836.98	\$18,085.04

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: October 25, 2019

Collection Period: 09/01/19 to 09/30/19

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		September 30, 2019		
	1 Beginning Balance	\$9,183,020.96		
	2 Transfers to Other Funds	(\$9,183,020.96)		
	3 Amount received in the collection account related to the collection period	\$4,050,761.66		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$287,794.53		
	8 Guarantee Payments of Interest	\$10,525.00		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$126,663.56)		
	11 Interest and Other Earnings	\$30,428.82		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$4,252,846.45		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$214,359.72	\$214,359.72	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$498,207.23	\$498,207.23	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$2,435,643.18	\$2,435,643.18	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$151,909.38	\$151,909.38	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$952,726.94	\$952,726.94	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
	b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00
11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
12 Total Payments	\$4,252,846.45	\$4,252,846.45	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: October 25, 2019

Collection Period: 09/01/19 to 09/30/19

IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds (Collection Fund Account)	\$4,252,846.45	\$4,252,846.45	\$0.00
B.	Administration Funds	\$712,566.95	\$3,540,279.50	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$3,540,279.50	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,540,279.50	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$138,818.64	\$3,401,460.86	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$367,413.64	\$3,034,047.22	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,034,047.22	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,034,047.22	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$467,046.22	\$2,567,001.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$203,245.09	\$2,363,755.91	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$153,481.62	\$2,210,274.29	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$167,940.96	\$2,042,333.33	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,042,333.33	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$201,465.13	\$1,840,868.20	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$259,181.00	\$1,581,687.20	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$209,588.88	\$1,372,098.32	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$267,462.00	\$1,104,636.32	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,104,636.32	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$2,435,643.18		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$1,104,636.32	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$1,104,636.32	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$1,104,636.32	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$1,104,636.32	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,104,636.32	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,104,636.32	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,104,636.32	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$1,104,636.32	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$1,104,636.32	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$1,104,636.32	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,104,636.32	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$1,104,636.32	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,104,636.32	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,104,636.32	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,104,636.32	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,104,636.32	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$40,460.50	\$1,064,175.82	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$48,174.38	\$1,016,001.44	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$63,274.50	\$952,726.94	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$151,909.38		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$952,726.94	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$952,726.94	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: October 25, 2019

Collection Period: 09/01/19 to 09/30/19

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,823,332.94
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$212,612.19
	5 Minus amounts required..ED..guarantee agencies	\$485,408.69
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$13,712.71
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.65%
	Net Loan Rate	2.65%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$573,197,572.07
	2 Fund Balances	\$10,613,292.93
	3 Senior Notes Interest	\$511,754.45
	4 Senior Notes Outstanding	\$541,774,809.41
	Senior Asset Percentage	107.66%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$573,197,572.07
	2 Fund Balances	\$10,613,292.93
	3 All Notes Interest	\$599,740.38
	4 All Notes Outstanding	607,724,809.41
	Subordinate Asset Percentage	95.97%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: October 25, 2019

Collection Period: 09/01/19 to 09/30/19

VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	1,300	\$6,178,473.28	1.09%
	2 UnSubsidized Stafford	1,268	\$9,555,853.87	1.69%
	3 Consolidation	29,882	\$551,231,517.05	97.22%
	4 Total By Loan Type Distribution	32,450	\$566,965,844.20	100.00%
B.	Borrower Status Distribution:			
	1 In-School	6	\$45,184.05	0.01%
	In-School Consolidations	-	\$0.00	0.00%
	2 Grace	1	\$5,500.00	0.00%
	3 Deferment	426	\$6,534,345.20	1.15%
	4 Forbearance	332	\$7,536,706.80	1.33%
	5 Repayment	31,613	\$551,310,767.09	97.24%
	6 Claims	72	\$1,533,341.06	0.27%
7 Total By Borrower Status Distribution	32,450	\$566,965,844.20	100.00%	
C.	School Type Distribution:			
	1 Graduate	32,196	\$566,292,959.49	99.88%
	2 Undergraduate	254	\$672,884.71	0.12%
	3 Total By School Type Distribution	32,450	\$566,965,844.20	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: October 25, 2019

Collection Period: 09/01/19 to 09/30/19

VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type						
Subsidized Stafford				Unsubsidized Stafford			Consolidations			
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:									
	In-School									
	Current	3	\$23,901.00	0.38%	3	\$31,573.27	0.32%	226	\$4,201,855.03	0.76%
B.	Grace									
	Current	1	\$5,500.00	0.09%	-	\$0.00	0.00%	-	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$29,401.00	0.47%	3	\$31,573.27	0.32%	226	\$4,201,855.03	0.76%
D.	REPAYMENT:									
	Active									
	Current	976	\$4,302,578.64	68.54%	945	\$6,878,182.74	70.47%	27,623	\$498,446,639.31	89.84%
	1-29 Days Delinquent	96	\$512,745.00	8.17%	95	\$759,747.09	7.78%	1,155	\$25,768,327.25	4.64%
	30-59 Days Delinquent	38	\$218,645.31	3.48%	35	\$270,894.73	2.78%	233	\$6,108,841.20	1.10%
	60-89 Days Delinquent	10	\$68,916.01	1.10%	9	\$70,386.78	0.72%	103	\$3,523,456.96	0.64%
	90-119 Days Delinquent	6	\$43,515.29	0.69%	7	\$83,898.50	0.86%	52	\$1,480,689.68	0.27%
	≥ 120 Days Delinquent	20	\$140,711.79	2.24%	21	\$188,349.85	1.93%	189	\$5,790,580.70	1.04%
E.	Deferment:									
	Current	81	\$424,322.96	6.76%	73	\$604,297.88	6.19%	46	\$1,488,187.61	0.27%
F.	Forbearance:									
	Current	55	\$411,064.26	6.55%	64	\$663,518.00	6.80%	213	\$6,738,341.61	1.21%
G.	Claims	14	\$125,327.50	2.00%	16	\$209,088.90	2.14%	42	\$1,247,416.16	0.22%
H.	TOTAL REPAYMENT	1,296	\$6,247,826.76	99.53%	1,265	\$9,728,364.47	99.68%	29,656	\$550,592,480.48	99.24%
I.	TOTAL PORTFOLIO	1,300	\$6,277,227.76	100.00%	1,268	\$9,759,937.74	100.00%	29,882	\$554,794,335.51	100.00%
J.	GRAND TOTAL					\$570,831,501.01				

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes Monthly Servicing Report

Report Date: October 25, 2019

Collection Period: 09/01/19 to 09/30/19

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	09/01/19 to 09/30/19 10/25/19
A.	1 ABS Notes Outstanding	\$607,724,809
B.	1 Total Principal Balance	\$566,965,844
	2 Total Fund Accounts Balance	\$10,580,340
	3 Total Principal and Accrued Interest Balance	\$573,197,572
	4 Number of Loans	32,450
	5 Number of Borrowers	16,458
C.	1 Borrower Payments- Principal	\$4,570,413
	2 Borrower Payments- Interest	\$1,137,338
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$214,360
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.78%
	2 Weighted Average Remaining Maturity (WARM)	177
F.	1 Senior Notes Outstanding	\$541,774,809
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$14,537,888
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.65%
	6 Senior Asset Percentage	107.66%
	7 Subordinate Asset Percentage	95.97%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
September 30, 2019

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19
Reporting Date		12/26/2018	1/25/2019	2/25/2019	3/25/2019	4/25/2019	5/28/2019	6/25/2019	7/25/2019	8/26/2019	9/25/2019	10/25/2019
A.	1 Asset Backed Securities	\$660,907,589	\$651,384,091	\$651,384,091	\$651,384,091	\$637,747,106	\$637,747,106	\$637,747,106	\$622,262,697	\$622,262,697	\$622,262,697	\$607,724,809
B.	1 Total Principal Balance	\$616,855,246	\$611,752,304	\$606,121,515	\$600,797,892	\$595,790,055	\$590,848,681	\$586,040,339	\$581,606,025	\$576,595,029	\$571,625,909	\$566,965,844
	2 Total Fund Accounts Balance	\$19,758,265	\$11,912,468	\$16,398,353	\$23,848,991	\$13,264,542	\$17,338,161	\$23,115,570	\$10,428,185	\$14,595,292	\$21,595,654	\$10,580,340
	3 Total Principal and Accrued Interest Balance	\$621,762,133	\$617,691,252	\$613,140,386	\$605,987,653	\$602,170,990	\$598,258,496	\$591,513,973	\$588,074,426	\$584,028,042	\$577,066,492	\$573,197,572
	4 Number of Loans	34,329	34,134	33,937	33,733	33,537	33,340	33,154	32,997	32,826	32,631	32,450
	5 Number of Borrowers	17,373	17,274	17,182	17,082	16,992	16,901	16,802	16,732	16,653	16,556	16,458
C.	1 Borrower Payments- Principal	\$4,597,747	\$5,017,945	\$5,250,870	\$5,077,588	\$4,934,522	\$4,746,082	\$4,667,583	\$4,314,054	\$4,581,695	\$4,666,523	\$4,570,413
	2 Borrower Payments- Interest	\$1,247,221	\$1,213,922	\$1,230,310	\$1,204,236	\$1,119,245	\$1,190,118	\$1,153,946	\$1,138,175	\$1,159,375	\$1,165,190	\$1,137,338
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$231,321	\$229,407	\$227,296	\$225,299	\$223,421	\$221,568	\$219,765	\$219,765	\$218,102	\$216,223	\$214,360
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.78%	2.78%	2.78%
	2 Weighted Average Remaining Maturity (WARM)	187	186	185	184	183	181	181	180	179	178	177
F.	1 Senior Notes Outstanding	\$594,957,589	\$585,434,091	\$585,434,091	\$585,434,091	\$571,797,106	\$571,797,106	\$571,797,106	\$556,312,697	\$556,312,697	\$556,312,697	\$541,774,809
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	3 Senior Notes Principal Distribution	\$0	\$9,523,497	\$0	\$0	\$13,636,985	\$0	\$0	\$15,484,409	\$0	\$0	\$14,537,888
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.98%	2.99%	3.13%	2.88%	3.16%	3.07%	3.08%	3.02%	2.99%	2.77%	2.65%
	6 Senior Asset Percentage	107.47%	107.37%	107.36%	107.35%	107.52%	107.39%	107.30%	107.49%	107.45%	107.45%	107.66%
	7 Subordinate Asset Percentage	96.71%	96.49%	96.47%	96.47%	96.39%	96.24%	96.20%	96.09%	96.05%	96.05%	95.97%